

Fill in this information to identify the case:

Debtor 1 Erica Rachelle Richardson

Debtor 2 _____

United States Bankruptcy Court for the: Southern District of Texas (Houston)

Case number 14-30620**Official Form 410S1****Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: JPMorgan Chase Bank, National AssociationCourt claim no. (if known): 9Last 4 digits of any number you use to identify the debtor's account: 9036

Date of payment change:

Must be at least 21 days after date of this notice

05/01/2017

New total payment:

Principal, interest, and escrow, if any

\$1,496.06**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$633.97New escrow payment: \$745.28**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.
If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____ New mortgage payment: _____


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Esmer Munoz Date 03/16/2017
Vice President

Print: Esmer Munoz Title Vice President

Company	JPMorgan Chase Bank, N.A.	Specific Contact Information:
Address	Chase Records Center Attn: Correspondence Mail	Phone: 866-243-5851
	Mail Code LA4-5555 700 Kansas Lane	Email: esmeralda.x.munoz@jpmchase.com
	Monroe, LA 71203	

UNITED STATES BANKRUPTCY COURT

Southern District of Texas (Houston)

Chapter 13 No. 14-30620

Judge: Jeff Bohm

In re:

Erica Rachelle Richardson

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served via filing with the US Bankruptcy Court's CM ECF system on March 17, 2017 and/or by providing a copy of this document to a vendor on March 17, 2017 for mailing the same day by U.S. Postal Service First Class Mail Postage Prepaid to:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:
Erica Rachelle Richardson
12206 Preakness Way
Houston, TX 77071

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:
Kenneth A Keeling
Keeling Law Firm
3310 Katy Freeway
Suite 200
Houston, TX 77007

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:
David G Peake
Chapter 13 Trustee
9660 Hillcroft
Suite 430
Houston, TX 77096-3856

/s/ Esmer Munoz

Vice President



Customer Service Center
Monday - Friday
Saturday
Hearing Impaired (TDD)

1-800-848-9136
8 a.m. - 12 a.m. (ET)
8 a.m. - 8 p.m. (ET)
1-800-582-0542

01876 ECA Z 05417 C - BRE ESH
ERICA RICHARDSON
12206 PRAKNESS WAY
HOUSTON, TX 77071-2727

Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	02/23/2017
Review Period	05/2016 to 04/2017
Escrow Shortage	\$173.20

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.
Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow account is short \$173.20.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will fall \$173.20 short of the minimum required balance of \$0.00 in the next 12 months.

You have three options to pay the shortage:

- Option 1: Pay All of the shortage now.**
Use the Escrow Shortage Payment Coupon below. If you pay all of your shortage by 05/01/17, your monthly mortgage payment will be \$1,481.63 starting 05/01/17.
- Option 2: Pay part of the shortage now.**
Use the coupon below. The part you don't pay now will be divided evenly and added to your mortgage payment each month. You will see the adjusted amount due in your next statement.
- Option 3: Pay nothing now.**
The \$173.20 will be divided among the next 12 months. We will add \$14.43 to your monthly mortgage payments. Your new monthly payment will be \$1,496.06 starting 05/01/17.

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope. ▼



ERICA RICHARDSON

Loan Number	
Statement Date	02/23/2017
Escrow Shortage	\$173.20

Important: Please return this coupon with your check.

CHASE
PO BOX 78420
PHOENIX AZ 85062-8420

Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$173.20. I have enclosed a check for:

- ☐ **Option 1:** \$173.20, the total shortage amount. I understand that if this is received by 05/01/17 my monthly mortgage payment will be \$1,481.63 starting 05/01/17.
- ☐ **Option 2:** \$ _____, part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.
- ☐ **Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Make your check payable to Chase and please include your loan number on your check.

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Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

\$0.00	Your minimum required balance
\$-5,886.20	Your estimated lowest account balance for [REDACTED]
\$173.20	Your escrow account shortage

¹See the "Estimated Escrow Account Activity" chart in this statement.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,384.75. Your mortgage payment includes principal and interest \$750.78 and escrow money \$633.97.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-12,880.20.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: May 2016 to April 2017

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$0.03	\$-12,759.62
05/2016	Deposit	\$655.58	\$1,901.91 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$486.51	\$-11,026.81
06/2016	Deposit	\$655.58	\$0.00 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$972.99	\$-11,195.91
07/2016	Deposit	\$655.58	\$633.97 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$1,459.47	\$-10,731.04
08/2016	Deposit	\$655.58	\$1,267.94 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$1,945.95	\$-9,632.20
09/2016	Deposit	\$655.58	\$633.97 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$2,432.43	\$-9,167.33
10/2016	Deposit	\$655.58	\$0.00 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$2,918.91	\$-9,336.43
11/2016	Deposit	\$655.58	\$0.00 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$3,405.39	\$-9,505.53
12/2016	Deposit	\$655.58	\$0.00 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$3,891.87	\$-9,674.63
12/2016	Withdrawal - COUNTY TAX	\$2,774.65	\$3,205.57 *		\$1,117.22	\$-12,880.20
01/2017	Deposit	\$655.58	\$1,267.94 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$1,603.70	\$-11,781.36
02/2017	Deposit	\$655.58	\$8,457.71 E			
	Withdrawal - PMI	\$169.10	\$169.10 E		\$2,090.18	\$-3,492.75
03/2017	Deposit	\$655.58	\$655.58 E			
	Withdrawal - PMI	\$169.10	\$0.00 E		\$2,576.66	\$-2,837.17

(Continued)





Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	02/23/2017
Review Period	05/2016 to 04/2017
Escrow Shortage	\$173.20

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ERICA RICHARDSON
12206 PREAKNESS WAY
HOUSTON, TX 77071-2727

This Year: May 2016 to April 2017 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
04/2017	Deposit	\$655.58	\$655.58 E		
	Withdrawal - PMI	\$169.10	\$169.10 E	\$3,063.14	\$-2,350.69
04/2017	Withdrawal - HOMEOWNER IN	\$3,063.14	\$3,535.47 E	\$0.00	\$-5,886.16
	Total Deposits	\$7,866.96	\$15,474.60		
	Total Withdrawals	\$7,866.99	\$8,601.14		
	Account Balance as of 04/2017				\$-5,886.16

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$730.85 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$-5,886.20 in April 2018 (highlighted below). That is \$173.20 short of your minimum required balance of \$0.00.

Next Year: May 2017 to April 2018

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$-5,886.16
05/2017	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-5,324.41	
06/2017	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-4,762.66	
07/2017	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-4,200.91	
08/2017	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-3,639.16	
09/2017	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-3,077.41	
10/2017	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-2,515.66	
11/2017	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-1,953.91	
12/2017	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-1,392.16	
12/2017	Withdrawal - COUNTY TAX	\$3,205.57		\$-4,597.73	
01/2018	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-4,035.98	
02/2018	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-3,474.23	
03/2018	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-2,912.48	
04/2018	Deposit	\$730.85			
	Withdrawal - PMI	\$169.10		\$-2,350.73	
04/2018	Withdrawal - HOMEOWNER IN	\$3,535.47		\$-5,886.20	
	Total Estimated Deposits	\$8,770.20			
	Total Estimated Withdrawals	\$8,770.24			
	Estimated Account Balance as of April 2018			\$-5,886.20	



Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$3,205.57	December 17	PMI	\$169.10	May 17
			PMI	\$169.10	June 17
			PMI	\$169.10	July 17
			PMI	\$169.10	August 17
			PMI	\$169.10	September 17
			PMI	\$169.10	October 17
			PMI	\$169.10	November 17
			PMI	\$169.10	December 17
			PMI	\$169.10	January 18
			PMI	\$169.10	February 18
			PMI	\$169.10	March 18
			PMI	\$169.10	April 18
			HOMEOWNER IN	\$3,535.47	April 18
Total Tax and Insurance Monthly Payment Amount = \$730.85					





Current Monthly Mortgage Payment

New Monthly Mortgage Payment

Escrow Account Summary

Escrow Shortage Coupon

Use this coupon if you mail a full or partial payment of your escrow shortage. You can also pay all or part of your shortage at **chase.com**.

Escrow Account History

The activity for your escrow account from the past year is shown here, along with what we estimated your payments would be. Most shortages occur because taxes and/or insurance were higher than what was projected on your last year's escrow analysis.

Expected Escrow Activity for Next Year

We've calculated what we expect your escrow account balance will be for the coming year, based on your current tax and insurance expenses.

Expected Escrow Payment for Next Year

These are the tax and/or insurance amounts we expect to pay in the next 12 months, and when we expect to pay them. If you elect to pay your shortage in monthly payments over the next year, that amount will also be included in your monthly mortgage payments. If you believe information is missing or incorrect, please call us at 1-800-848-9136.

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Customer Service Center
Monday - Thursday
Friday
Saturdays
TTY

1-800-848-0138
8 a.m. - midnight (ET)
8 a.m. - 6 p.m. (CT)
8 a.m. - 5 p.m. (PT)
1-800-426-0842

chase.com

Escrow: Taxes and Insurance Statement

Last Mortgage	12/30/07/990
Statement Date	08/14/2012
Review Period	10/01/11 to 09/01/12
Escrow Shortage	\$9.23

Why am I getting this statement?

You are getting this statement because you have an escrow account. That is a special account that we provide for you to pay your property taxes and/or insurance. It is also known as an Annual Escrow Account.

Disclosure Statement: With an escrow account, you pay a portion of your taxes and/or insurance monthly instead of once or twice a year. Monthly, part of your monthly mortgage payment goes into your escrow account. When your taxes and/or insurance premiums are due, we pay those bills for you with the money in your escrow account.

Once a year, we are required by law to review your escrow account. This statement includes the results of our review. It indicates a liability of the activity on your account this year and the activity expected for next year.

For more information about escrow, visit [chase.com/ManagelyMortgage](#).

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other online bill payment services or military affiliated customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow account is short \$9.23.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, mortgage interest changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will last \$9.23 short of the minimum required balance of \$432.18 in the next 12 months.

Borrowing your shortage is less than or equal to \$25, we will divide the \$9.23 among the next 12 months. Your new monthly payment will be \$1,267.76 starting 10/01/2012.

You do not need to make any additional payments. Keep this statement for your records.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 10/01/2012
Principal & Interest	\$916.09	\$916.09
Escrow Account Deposit	\$340.26	\$340.00
Plus: Account Balances/Shortage	\$0.00	\$0.77
Total Payment Amount	\$1,257.25	\$1,257.75

Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$172.40. I have enclosed a check for:

☐ Option 1: \$172.40, the total shortage amount. I understand that if this is received by 10/01/12 my monthly mortgage payment will be \$4,679.58 starting 10/01/12.

☐ Option 2: 5% _____ part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.

☐ Option 3: You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Make your check payable to Chase and please include your loan number on your check.

Loan Number 1234567890
Statement Date 08/14/2012
Escrow Shortage \$172.40

Important: Please return this coupon with your check.

CHASE
PO BOX 78420
PHOENIX AZ 85062-8420

12345678901234 123456 12345678 12345678 12345678 123456

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

■ Your last mortgage payment was \$1,267.28. Your mortgage payment included principal and interest \$916.09 and escrow money \$340.36.

■ At the time of your last escrow account review, your expected lowest balance was \$431.28. The chart below shows that your actual lowest escrow balance was \$429.65.

Note: Changes in property taxes or insurance premiums occur the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

Expected Escrow Account Activity

This chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$340.09 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$432.18 in March 2013 (highlighted below). That is \$9.23 short of your minimum required balance of \$432.18.

Next Year: October 2012 to September 2013

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$429.65
10/01/12	Deposit Withdrawal - PMI	\$340.09 \$124.00		\$1,042.52	
11/01/12	Deposit Withdrawal - PMI	\$340.09 \$124.00		\$1,286.61	
12/01/12	Deposit Withdrawal - PMI	\$340.09 \$124.00		\$1,474.70	
1/01/13	Withdrawal - COUNTY TAX	\$774.27		\$700.43	

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Dates(s) of Payment
COUNTY TAX	\$774.27	December 12	PMI	\$124.00	October 12
			PMI	\$124.00	November 12
			PMI	\$124.00	December 12
			PMI	\$124.00	January 13
			PMI	\$124.00	February 13
			PMI	\$124.00	March 13
			HOMEOOWNER IN	\$825.76	March 13
			PMI	\$124.00	April 13
			PMI	\$124.00	May 13
			PMI	\$124.00	June 13
			PMI	\$124.00	July 13





FREQUENTLY ASKED QUESTIONS

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

Why does my account have a shortage?

We calculate your monthly escrow payment for the year based on your tax and/or insurance payment amounts at the time your analysis is run. Shortages most frequently occur when your taxes and/or insurance increase during the year. We pay the higher amount due for you. This can create a shortage because we're paying out more than we expected.

What do I need to do about this shortage?

You have options:

- You can pay all of the shortage now.
- You can pay part of the shortage now.
- We can spread the shortage payment evenly across next year's mortgage escrow payments.
- Please note that your escrow payment may still go up, even if you pay all of the shortage, if your tax and/or insurance expenses have gone up.

ESCROW RESOURCES

- To use our interactive tool and understand how paying part or all of an escrow shortage affects your account, visit chase.com/EscrowAnalysis.
- For answers to more questions and to watch our informational video, visit chase.com/Escrow.
- Schedule a payment for all or part of your escrow shortage at chase.com.
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at chase.com/Alerts.

